

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: Harris-Cooper, Joyce

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Case No. 08 B 08765

Debtor

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 04/10/2008.

2) The plan was confirmed on 06/17/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/18/2010.

5) The case was converted on 05/24/2010.

6) Number of months from filing or conversion to last payment: 25.

7) Number of months case was pending: 26.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$40,200.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,188.22
Less amount refunded to debtor	\$0

NET RECEIPTS:

\$8,188.22

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,477.47
Court Costs	\$0
Trustee Expenses & Compensation	\$540.75
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$3,018.22

Attorney fees paid and disclosed by debtor \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Hyundai Motor Finance	Secured	\$9,750.00	\$9,750.00	\$9,750.00	\$5,170.00	\$0
National City Mortgage Co	Secured	\$88,994.00	\$87,978.25	\$87,978.25	\$0	\$0
National City Mortgage Co	Secured	NA	\$1,016.28	\$1,016.28	\$0	\$0
Account Recovery Service	Unsecured	\$114.00	NA	NA	\$0	\$0
Account Recovery Service	Unsecured	\$311.00	NA	NA	\$0	\$0
AFNI	Unsecured	\$1,194.00	NA	NA	\$0	\$0
AT&T Wireless	Unsecured	\$685.00	\$685.15	\$685.15	\$0	\$0
Bureau Of Collection Recovery	Unsecured	\$685.00	NA	NA	\$0	\$0
CBCS	Unsecured	\$238.00	NA	NA	\$0	\$0
Dependon Collection Service	Unsecured	\$283.00	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$1,465.00	\$1,465.90	\$1,465.90	\$0	\$0
Hyundai Motor Finance	Unsecured	\$0	\$9,735.75	\$9,735.75	\$0	\$0
Illinois Collection Service	Unsecured	\$84.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$807.00	\$796.53	\$796.53	\$0	\$0
Merchants Credit Guide	Unsecured	\$586.00	NA	NA	\$0	\$0
Merchants Credit Guide	Unsecured	\$721.00	NA	NA	\$0	\$0
Merchants Credit Guide	Unsecured	\$125.00	NA	NA	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Merchants Credit Guide	Unsecured	\$153.00	NA	NA	\$0	\$0
Merchants Credit Guide	Unsecured	\$230.00	NA	NA	\$0	\$0
Mutual Hospital Services	Unsecured	\$292.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$147.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$30.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$206.00	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$618.00	\$837.69	\$837.69	\$0	\$0
State Collection Service	Unsecured	\$298.00	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
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Secured Payments:

Mortgage Ongoing	\$87,978.25	\$0	\$0
Mortgage Arrearage	\$1,016.28	\$0	\$0
Debt Secured by Vehicle	\$9,750.00	\$5,170.00	\$0
All Other Secured	\$0	\$0	\$0
TOTAL SECURED:	\$98,744.53	\$5,170.00	\$0

Priority Unsecured Payments:

Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$13,521.02	\$0	\$0

Disbursements:

Expenses of Administration	\$3,018.22
Disbursements to Creditors	\$5,170.00
TOTAL DISBURSEMENTS:	\$8,188.22

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: June 22, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.